



# CADILLAC INSURANCE

C E N T E R

AFFILIATED OFFICES IN  
MANISTEE, GRAYLING, GRAND RAPIDS AND PETOSKEY

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## *Case Study 10*

### *Claims Management*

#### ***Back Drop***

Cadillac Insurance Center is committed to helping groups and individuals with their insurance needs, including being there to assist when claims issues arise. CIC has a dedicated team of claims analysts and customer service representative with direct access to Medical Carriers' Account Managers and Agent Service Line. Due to CIC size, CIC has access to support lines that others do not.



#### ***Success Story #1:***

A Michigan County received a Medicare collection notice of \$22,840.91 for one of the retirees. CIC customer service team worked with insurance carrier and assisted this group in sending dispute letters and follow up over a 6-month period. The dispute was approved and the collection notice was reduced down to \$22.26. ***Total saving \$22,818.65.***

#### ***Success Story #2:***

A Michigan County Road Commission group had a claim for an out-of-state emergency visit that cost was denied by insurance carrier. CIC customer service team worked directly with Agent Service Line on claims submission and follow up over 3-month period. The claim was approved and paid 100%. ***Total saving \$13,360.00.***

#### ***Success Story #3:***

A commercial group had a claim that was applied to out of network by mistake. CIC customer service team worked directly with carrier's Customer Service and Account Representative to reprocess the claims and submission of additional information. The claim was approved and paid 100%. ***Total saving \$33,750.00.***

***CIC Customer Service Team is committed to assisting and following up on claims, so you don't have to.***

***In 2008, CIC Team saved groups and individuals a total of \$892,743.07 in claims.***



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## C E N T E R

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### *Case Study 11*

## *Saying YES to Michigan & Saving Michigan Taxpayers Millions of Dollars Every Year!*

### *Back Drop*



Michigan public sectors (public schools, counties, medical care facilities, road commissions, municipalities, townships, health departments, etc) are covered by taxpayer dollars. This includes sales, homeowner, income tax and more.

Taking public schools as an example, an article from Grand Rapids Press dated 7/19/09 said *"Almost all K-12 education in MI is funded through state taxes collected in Lansing. 3/4<sup>th</sup> of sales tax, 1/3 of income taxes & all of the 6 mills of property tax levied statewide go to K-12 schools."* Peter Luke GRP Reporter

This means that any type of spending (including healthcare) in the public sector will directly or indirectly affect how tax revenues are allocated.

### *Solution*

Cadillac Insurance Center partners with over 500 groups with our largest sector being Michigan Public Entities. Since healthcare is a significant part of the total budget, healthcare premium savings positively impact government budgets. CIC has a tested and proven approach to save our Michigan Public Sector partners budget while maintaining current benefit levels IRS Code §105 (HRA).



### *Results*

In 2009 alone, 47 groups currently utilizing our (IRS Code §105) HRA approach, paying out in claims an average of 24.44% of their initial premium savings, saved on average:

**\$2,657.40 Per Employee**

**\$120,883.62 Per Group**

**\$5,681,503.09 Total Savings**

Again, doing so while keeping union-negotiated benefits for all employees unchanged and keeping contracts whole.



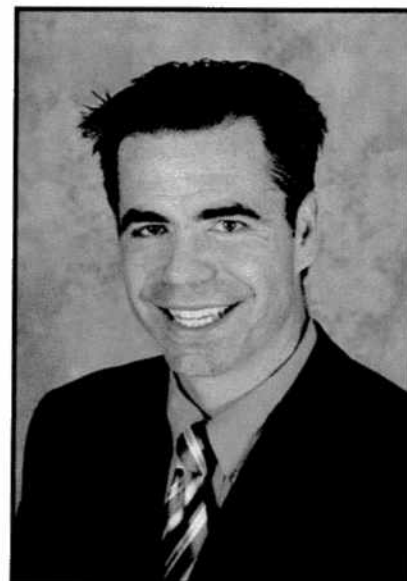
# Brian Coté

LIC, RHU

Licensed Health Care Consultant



AFFILIATED OFFICES IN  
MANISTEE, GRAYLING, GRAND RAPIDS AND PETOSKEY

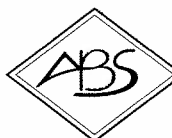


Brian Coté, with his nearly 20 years of experience in the medical and healthcare profession, brings a wealth of practical understanding and familiarity to the health insurance world. As a state licensed health care consultant, Brian has become a sought after speaker for many businesses and professional organizations including: Ortho McNeil (division of Johnson & Johnson), Michigan Association of Counties, Physician Groups, County Road Association, Michigan School Business Officials (M.S.B.O.) as well as presenting to nearly 1,000 state elected public officials in 2009 alone.

Over the past 10 years, Brian has built a successful employee benefits firm that, with the help of 50+ employees, has formally been recognized as Blue Cross Blue Shield's largest agent in West and Northern Michigan. Brian's firm manages the benefit needs of over 500 groups throughout the state and also includes over 30% of all Michigan Counties. Brian is founder of Advance Benefits Solutions (one of only a few dually licensed Third Party Administrators and Agent professionals in the state) and West Michigan Association Benefiting Schools, an association committed to meeting the unique benefit needs of Michigan's school system. Brian's areas of expertise include:

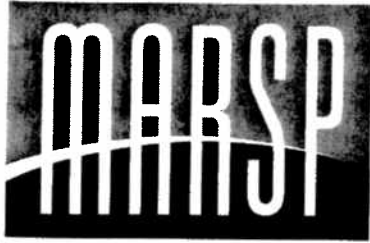
- **Cutting edge ways of controlling costs while maximizing benefits**
- **Effectively moving employers from a defined benefit to a defined contribution "cost controlling" benefit model**
- **Successfully implementing consumer driven health plans for both private and public/union employers**
- **Utilizing the most recent benefit tax law changes to reduce both employer and employee tax exposure**
- **Strategies for reducing employer benefit liability (COBRA, HIPAA, etc.)**
- **Proven and effective means of reducing administrative time in resolving benefit administrative issues, more efficiently dealing with insurance companies and reducing the red tape businesses get caught up in working with insurance companies**

In addition, Brian's diverse background in healthcare, along with business and human resources, range from working with Mayo Healthcare system's in Rochester, Minnesota to working with Fortune 500 companies, such as Dow Chemical and of over 12,000 agents in the state of Michigan, holds one of only 12 seats on the state agent advisory board for Blue Cross Blue Shield.



ADVANCED BENEFIT SOLUTIONS, INC.  
Benefit Consultants & Plan Administrators

WMABS



# Michigan Association of Retired School Personnel

Protecting your future

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## **Presentation to House Public Employee Health Care Reform Committee regarding House Bill 5345**

*December 10, 2009*

Thank you madam chairman and members of the House Public Employee Health Care Reform Committee. We represent the Michigan Association of Retired School Personnel commonly known by the acronym "MARSP."

Our organization represents over 42,000 retirees. We have 105 chapters, primarily in Michigan.

Our primary goal is to protect and enhance the constitutional and contractual pension and health benefits that have been promised to current and future retirees.

The bill now under consideration by this committee, House Bill 5345, **COULD** have significant impact on the current and future retirees we represent.

We use the word **COULD** because from what this committee has distributed, we are not convinced that even the members of this committee have fully analyzed the potential impact of this piece of legislation.

For example:

- Has the committee commissioned an independent actuarial analysis of the proposed legislation using reasonable and commonly accepted assumptions?
- Has the committee completed a comparison of benefit programs of ALL the entities affected by this proposed legislation?
- Has the committee obtained a projection of cost savings, or added costs, to each of the entities affected by this proposed legislation?
- Has the committee analyzed the impact this proposed legislation could have on current cost containment programs being planned or implemented by the various entities affected by this proposed legislation?

We highly respect the members of this committee and your intentions. However, we are very, very concerned that the proposed legislation, if passed without adequate analysis, could have unintended consequences far beyond your current intent. School retirees in other states may pay a greater share of their health coverage; **our pension multiplier at 1½% is lower than that in most other states.**

For example, has the committee thoroughly examined the history of cooperation between our organization and the administrator of our health care benefits – The Office of Retirement Services (ORS)?

History that dates back to the early 1990s of cooperative efforts in a strategic planning effort intended to preserve and protect health care benefits through benefit design and delivery at the highest level of quality and lowest level of cost. Not surprisingly, the highest quality efforts pursued by ORS have also resulted in lowering the rate of rising plan costs.

Our history of cooperative efforts has been extremely successful and has gained widespread attention. Several years ago, the legislature commissioned an independent examination of health insurance costs of public employees and retirees. The final **Hay Report** pointed to our present “retired school employee plan” as a model of efficiency to be used by other retiree groups.

At this point in time, our plan likely has a more updated cost sharing benefit design than most, if not all, public employee plans in Michigan ... or anywhere else among our peers for that matter.

**MPSERS retirees pay premiums, deductibles and co-insurances** that have greatly increased over the years. In 2010, a typical school retiree's annual health insurance out-of-pocket expenses will be **at least \$3,376**.

Our organization has partnered with ORS, not only on cost sharing initiatives, but also on many **very successful** cost reduction initiatives; initiatives which over the years have all maintained or improved quality. Perhaps more importantly, the initiatives have significantly lowered our plan costs relative to our peer groups. It is important to note at this point that the **MARSP and ORS close working relationship** has brought value to the design as well as successful implementation of these initiatives.

We urge you to complete what you have started and commission adequate analyses to make sure any legislation you may pass does not “level down” or hinder the immensely successful quality and cost containment efforts we have partnered in the past and will surely partner in the future.

***(refer to handouts)***

We have prepared and distributed to you two handouts. The first provides more detailed information on the cooperative cost sharing initiatives that have kept plan provisions meaningful and have also provided self-initiative towards seeking out cost-effective care. The second provides some financial information on our retired population.

Thank you for providing this opportunity to come before you and your committee madam chairman.

In closing, we implore you to conduct and furnish the much needed actuarial impact analysis and we look forward to helping you fashion a piece of legislation that is long on intended beneficial consequences and short on unintended harmful consequences. We will be happy to answer your questions.

## **MPSERS Master Health Care Plan**

### **January 1, 2010**

Following is a comprehensive review of the MPSERS Master Health Care Plan effective January 1, 2010

- Medicare retirees have Original Medicare with BCBSM Supplemental, or HMO
- Non-Medicare retirees have BCBSM PPO, or HMO
- Monthly health care premium deducted from MPSERS check or Social Security check = \$96.40 to \$110.50
- Dependents can be added for additional 10% premium
  
- Prescription drug premium of \$10 per month per contract (*\$120 per year*)
- Medicare Part D coordinates with MPSERS pharmacy plan
- Non-formulary drugs NOT covered when generic is available
  
- Annual deductible and coinsurance maximums
  - Medical deductible \$400
  - Medical coinsurance 10%
  - Medical coinsurance annual maximum \$700
  - Pharmacy coinsurance 20%
  - Pharmacy coinsurance annual maximum \$1,000
  - Emergency room copayment \$50 per visit
  - 90% coverage for outpatient and physician visits
  - 12 months of Hospice coverage
  
- Prescription vendor is Catalyst Rx – 90-day supplies from mail order
- Non-Medicare members cannot purchase 90-day supplies from retail/local pharmacies
  
- Implementation of “*LivingWell*” program
  - Deductible \$300
  - Medical coinsurance maximum \$600
  - Pharmacy coinsurance maximum \$900
  
- HMO options, in Michigan's Lower Peninsula only
- Dental benefit is an annual plan
- Vision benefit is a 2-year plan
- Hearing aid benefit is a 3-year plan
  
- Other information
  - There will be no Social Security cost of living adjustment in 2010; and probably not in 2011



**Michigan Public School Employee Retirement System (PSERS) Members and Benefit Recipients  
by County  
As of September 2008**

<b>Alcona</b>		<b>Barry</b>		<b>Charlevoix</b>	
Active Members:	218	Active Members:	1,557	Active Members:	808
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$5,831,744	Wages Paid:	\$49,429,900	Wages Paid:	\$25,012,264
Benefit Recipients:	319	Benefit Recipients:	869	Benefit Recipients:	765
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$4,639,482	Benefits Paid:	\$12,292,117	Benefits Paid:	\$13,074,341
Average Benefit	\$14,543	Average Benefit	\$14,145	Average Benefit	\$17,090
<b>Alger</b>		<b>Bay</b>		<b>Cheboygan</b>	
Active Members:	246	Active Members:	3,114	Active Members:	618
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$5,484,348	Wages Paid:	\$100,661,565	Wages Paid:	\$18,960,338
Benefit Recipients:	225	Benefit Recipients:	1,694	Benefit Recipients:	604
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$3,293,381	Benefits Paid:	\$27,849,922	Benefits Paid:	\$9,748,688
Average Benefit	\$14,637	Average Benefit	\$16,440	Average Benefit	\$16,140
<b>Allegan</b>		<b>Benzie</b>		<b>Chippewa</b>	
Active Members:	2,868	Active Members:	433	Active Members:	1,113
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$85,300,161	Wages Paid:	\$12,553,154	Wages Paid:	\$31,195,026
Benefit Recipients:	1,373	Benefit Recipients:	514	Benefit Recipients:	817
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$19,678,736	Benefits Paid:	\$8,742,774	Benefits Paid:	\$11,740,133
Average Benefit	\$14,332	Average Benefit	\$17,009	Average Benefit	\$14,369
<b>Alpena</b>		<b>Berrien</b>		<b>Clare</b>	
Active Members:	995	Active Members:	4,423	Active Members:	930
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$30,767,350	Wages Paid:	\$133,502,097	Wages Paid:	\$26,587,375
Benefit Recipients:	763	Benefit Recipients:	2,561	Benefit Recipients:	775
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$12,210,597	Benefits Paid:	\$36,112,146	Benefits Paid:	\$9,915,431
Average Benefit	\$16,003	Average Benefit	\$14,100	Average Benefit	\$12,794
<b>Antrim</b>		<b>Branch</b>		<b>Clinton</b>	
Active Members:	656	Active Members:	1,478	Active Members:	2,125
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$17,794,826	Wages Paid:	\$41,941,984	Wages Paid:	\$64,015,311
Benefit Recipients:	726	Benefit Recipients:	710	Benefit Recipients:	887
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$12,542,364	Benefits Paid:	\$9,414,901	Benefits Paid:	\$13,116,562
Average Benefit	\$17,275	Average Benefit	\$13,260	Average Benefit	\$14,787
<b>Arenac</b>		<b>Calhoun</b>		<b>Crawford</b>	
Active Members:	458	Active Members:	3,853	Active Members:	248
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$13,594,350	Wages Paid:	\$121,986,299	Wages Paid:	\$7,903,152
Benefit Recipients:	343	Benefit Recipients:	2,182	Benefit Recipients:	287
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$5,128,164	Benefits Paid:	\$34,539,196	Benefits Paid:	\$3,871,057
Average Benefit	\$14,950	Average Benefit	\$15,829	Average Benefit	\$13,488
<b>Baraga</b>		<b>Cass</b>		<b>Delta</b>	
Active Members:	162	Active Members:	1,047	Active Members:	1,199
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$4,035,831	Wages Paid:	\$28,534,885	Wages Paid:	\$33,936,036
Benefit Recipients:	142	Benefit Recipients:	545	Benefit Recipients:	891
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$1,911,317	Benefits Paid:	\$7,213,840	Benefits Paid:	\$13,431,995
Average Benefit	\$13,459	Average Benefit	\$13,236	Average Benefit	\$15,075



**Michigan Public School Employee Retirement System (PSERS) Members and Benefit Recipients  
by County  
As of September 2008**

<b>Dickinson</b>		<b>Gratiot</b>		<b>Iron</b>	
Active Members:	696	Active Members:	1,430	Active Members:	255
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$23,506,207	Wages Paid:	\$38,995,850	Wages Paid:	\$7,563,933
Benefit Recipients:	458	Benefit Recipients:	727	Benefit Recipients:	272
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$6,639,969	Benefits Paid:	\$9,345,362	Benefits Paid:	\$3,521,704
Average Benefit	\$14,497	Average Benefit	\$12,854	Average Benefit	\$12,947
<b>Eaton</b>		<b>Hillsdale</b>		<b>Isabella</b>	
Active Members:	3,873	Active Members:	1,169	Active Members:	2,190
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$114,312,738	Wages Paid:	\$35,541,037	Wages Paid:	\$70,849,783
Benefit Recipients:	1,785	Benefit Recipients:	663	Benefit Recipients:	1,413
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$29,359,095	Benefits Paid:	\$9,378,492	Benefits Paid:	\$19,276,245
Average Benefit	\$16,447	Average Benefit	\$14,145	Average Benefit	\$13,642
<b>Emmet</b>		<b>Houghton</b>		<b>Jackson</b>	
Active Members:	1,073	Active Members:	1,158	Active Members:	4,728
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$34,608,075	Wages Paid:	\$37,035,920	Wages Paid:	\$146,424,438
Benefit Recipients:	738	Benefit Recipients:	957	Benefit Recipients:	2,452
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$13,120,776	Benefits Paid:	\$11,877,518	Benefits Paid:	\$37,179,162
Average Benefit	\$17,778	Average Benefit	\$12,411	Average Benefit	\$15,162
<b>Genesee</b>		<b>Huron</b>		<b>Kalamazoo</b>	
Active Members:	14,816	Active Members:	937	Active Members:	8,610
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$472,135,680	Wages Paid:	\$27,622,998	Wages Paid:	\$261,873,189
Benefit Recipients:	6,634	Benefit Recipients:	736	Benefit Recipients:	4,207
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$117,481,478	Benefits Paid:	\$11,233,854	Benefits Paid:	\$64,115,085
Average Benefit	\$17,708	Average Benefit	\$15,263	Average Benefit	\$15,240
<b>Gladwin</b>		<b>Ingham</b>		<b>Kalkaska</b>	
Active Members:	671	Active Members:	8,780	Active Members:	377
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$18,939,218	Wages Paid:	\$274,033,507	Wages Paid:	\$9,390,479
Benefit Recipients:	609	Benefit Recipients:	3,976	Benefit Recipients:	350
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$8,050,304	Benefits Paid:	\$68,328,576	Benefits Paid:	\$4,789,158
Average Benefit	\$13,218	Average Benefit	\$17,185	Average Benefit	\$13,683
<b>Gogebic</b>		<b>Ionia</b>		<b>Kent</b>	
Active Members:	437	Active Members:	1,821	Active Members:	16,306
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$12,567,648	Wages Paid:	\$53,242,655	Wages Paid:	\$571,669,567
Benefit Recipients:	370	Benefit Recipients:	783	Benefit Recipients:	7,181
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$5,678,949	Benefits Paid:	\$10,405,716	Benefits Paid:	\$118,770,689
Average Benefit	\$15,348	Average Benefit	\$13,289	Average Benefit	\$16,539
<b>Grand Traverse</b>		<b>Iosco</b>		<b>Keweenaw</b>	
Active Members:	3,277	Active Members:	659	Active Members:	71
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$90,873,549	Wages Paid:	\$20,817,239	Wages Paid:	\$1,830,953
Benefit Recipients:	2,070	Benefit Recipients:	815	Benefit Recipients:	56
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$34,056,127	Benefits Paid:	\$12,272,416	Benefits Paid:	\$739,656
Average Benefit	\$16,452	Average Benefit	\$15,058	Average Benefit	\$13,208

**Michigan Public School Employee Retirement System (PSERS) Members and Benefit Recipients  
by County  
As of September 2008**

<b>Lake</b>		<b>Macomb</b>		<b>Missaukee</b>	
Active Members:	144	Active Members:	22,688	Active Members:	354
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$3,923,491	Wages Paid:	\$816,298,466	Wages Paid:	\$9,878,358
Benefit Recipients:	205	Benefit Recipients:	9,484	Benefit Recipients:	267
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$2,717,533	Benefits Paid:	\$166,853,324	Benefits Paid:	\$3,657,764
Average Benefit	\$13,256	Average Benefit	\$17,593	Average Benefit	\$13,699
<b>Lapeer</b>		<b>Manistee</b>		<b>Monroe</b>	
Active Members:	2,565	Active Members:	624	Active Members:	4,484
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$83,180,498	Wages Paid:	\$19,105,804	Wages Paid:	\$146,398,172
Benefit Recipients:	1,267	Benefit Recipients:	553	Benefit Recipients:	1,918
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$21,206,176	Benefits Paid:	\$8,604,411	Benefits Paid:	\$29,129,105
Average Benefit	\$16,737	Average Benefit	\$15,559	Average Benefit	\$15,187
<b>Leelanau</b>		<b>Marquette</b>		<b>Montcalm</b>	
Active Members:	513	Active Members:	1,884	Active Members:	1,870
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$15,016,044	Wages Paid:	\$55,508,059	Wages Paid:	\$53,995,276
Benefit Recipients:	581	Benefit Recipients:	1,669	Benefit Recipients:	1,113
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$11,085,861	Benefits Paid:	\$24,772,131	Benefits Paid:	\$14,961,947
Average Benefit	\$19,080	Average Benefit	\$14,842	Average Benefit	\$13,442
<b>Lenewee</b>		<b>Mason</b>		<b>Montmorency</b>	
Active Members:	3,249	Active Members:	977	Active Members:	211
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$104,972,235	Wages Paid:	\$32,918,393	Wages Paid:	\$4,819,579
Benefit Recipients:	1,631	Benefit Recipients:	688	Benefit Recipients:	300
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$24,831,585	Benefits Paid:	\$10,742,562	Benefits Paid:	\$4,196,902
Average Benefit	\$15,224	Average Benefit	\$15,614	Average Benefit	\$13,989
<b>Livingston</b>		<b>Mecosta</b>		<b>Muskegon</b>	
Active Members:	5,054	Active Members:	1,279	Active Members:	5,219
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$178,429,501	Wages Paid:	\$46,040,728	Wages Paid:	\$160,032,953
Benefit Recipients:	2,061	Benefit Recipients:	1,285	Benefit Recipients:	2,943
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$37,638,482	Benefits Paid:	\$18,281,592	Benefits Paid:	\$46,461,527
Average Benefit	\$18,262	Average Benefit	\$14,226	Average Benefit	\$15,787
<b>Luce</b>		<b>Menominee</b>		<b>Newaygo</b>	
Active Members:	148	Active Members:	577	Active Members:	1,346
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$4,447,610	Wages Paid:	\$13,859,956	Wages Paid:	\$42,691,547
Benefit Recipients:	134	Benefit Recipients:	362	Benefit Recipients:	769
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$1,888,794	Benefits Paid:	\$4,760,546	Benefits Paid:	\$11,112,953
Average Benefit	\$14,095	Average Benefit	\$13,150	Average Benefit	\$14,451
<b>Mackinac</b>		<b>Midland</b>		<b>Oakland</b>	
Active Members:	359	Active Members:	2,631	Active Members:	34,527
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$8,566,515	Wages Paid:	\$86,513,912	Wages Paid:	\$1,454,479,914
Benefit Recipients:	319	Benefit Recipients:	1,447	Benefit Recipients:	17,410
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$4,959,444	Benefits Paid:	\$24,191,662	Benefits Paid:	\$353,433,927
Average Benefit	\$15,546	Average Benefit	\$16,718	Average Benefit	\$20,300

**Michigan Public School Employee Retirement System (PSERS) Members and Benefit Recipients  
by County  
As of September 2008**

<b>Oceana</b>		<b>Presque Isle</b>		<b>Shiawassee</b>	
Active Members:	895	Active Members:	320	Active Members:	2,462
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$24,759,631	Wages Paid:	\$9,045,537	Wages Paid:	\$72,632,055
Benefit Recipients:	600	Benefit Recipients:	384	Benefit Recipients:	1,140
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$9,093,129	Benefits Paid:	\$5,647,452	Benefits Paid:	\$17,264,949
Average Benefit	\$15,155	Average Benefit	\$14,706	Average Benefit	\$15,144
<b>Ogemaw</b>		<b>Roscommon</b>		<b>Tuscola</b>	
Active Members:	531	Active Members:	779	Active Members:	1,984
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$13,967,553	Wages Paid:	\$23,510,747	Wages Paid:	\$58,979,015
Benefit Recipients:	379	Benefit Recipients:	820	Benefit Recipients:	935
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$5,227,839	Benefits Paid:	\$11,116,074	Benefits Paid:	\$13,271,610
Average Benefit	\$13,793	Average Benefit	\$13,556	Average Benefit	\$14,194
<b>Ontonagon</b>		<b>Saginaw</b>		<b>Van Buren</b>	
Active Members:	161	Active Members:	6,121	Active Members:	2,986
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$4,796,635	Wages Paid:	\$181,493,159	Wages Paid:	\$87,330,366
Benefit Recipients:	190	Benefit Recipients:	3,101	Benefit Recipients:	1,304
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$2,455,028	Benefits Paid:	\$49,962,355	Benefits Paid:	\$17,872,681
Average Benefit	\$12,921	Average Benefit	\$16,111	Average Benefit	\$13,706
<b>Osceola</b>		<b>Saint Clair</b>		<b>Washtenaw</b>	
Active Members:	773	Active Members:	5,266	Active Members:	9,515
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$22,719,398	Wages Paid:	\$182,301,740	Wages Paid:	\$364,615,232
Benefit Recipients:	573	Benefit Recipients:	2,649	Benefit Recipients:	4,368
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$7,836,047	Benefits Paid:	\$44,309,698	Benefits Paid:	\$85,308,882
Average Benefit	\$13,675	Average Benefit	\$16,726	Average Benefit	\$19,530
<b>Oscoda</b>		<b>Saint Joseph</b>		<b>Wayne</b>	
Active Members:	189	Active Members:	1,701	Active Members:	40,169
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$5,798,029	Wages Paid:	\$49,414,598	Wages Paid:	\$1,535,242,528
Benefit Recipients:	150	Benefit Recipients:	908	Benefit Recipients:	20,299
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$1,688,175	Benefits Paid:	\$12,194,734	Benefits Paid:	\$370,369,029
Average Benefit	\$11,254	Average Benefit	\$13,430	Average Benefit	\$18,245
<b>Otsego</b>		<b>Sanilac</b>		<b>Wexford</b>	
Active Members:	652	Active Members:	1,347	Active Members:	1,089
Annual Member		Annual Member		Annual Member	
Wages Paid:	\$20,723,337	Wages Paid:	\$38,387,165	Wages Paid:	\$30,817,177
Benefit Recipients:	576	Benefit Recipients:	792	Benefit Recipients:	596
Annual PSERS		Annual PSERS		Annual PSERS	
Benefits Paid:	\$9,233,570	Benefits Paid:	\$11,571,979	Benefits Paid:	\$9,285,326
Average Benefit	\$16,030	Average Benefit	\$14,611	Average Benefit	\$15,579
<b>Ottawa</b>		<b>Schoolcraft</b>			
Active Members:	8,076	Active Members:	215		
Annual Member		Annual Member			
Wages Paid:	\$271,462,570	Wages Paid:	\$5,061,812		
Benefit Recipients:	3,752	Benefit Recipients:	185		
Annual PSERS		Annual PSERS			
Benefits Paid:	\$60,561,291	Benefits Paid:	\$2,671,623		
Average Benefit	\$16,141	Average Benefit	\$14,441		